

You play an important role at Schwartz Brothers Restaurants and we want to help protect what matters to you. We have partnered with Unum to offer **three voluntary benefits** (outlined below) to those employees **working 30 or more hours per week**. These Unum products can help protect your finances and give you some comfort when you need it the most. Additional advantages you will receive from purchasing these coverages through Unum are:

- Affordable group rates
- Automatic payment through payroll deduction
- The ability to keep your coverage if you leave Schwartz Brothers Restaurants
- Premiums do not change if you leave the company and choose to continue benefits on a direct bill basis

Please take a minute to learn about your benefit options and enroll today. If you miss this deadline, you will need to wait until next year's enrollment to apply. If you are applying outside of your initial eligibility period you will have to answer health questions to be approved for any amount of coverage



What do I need to do?

- Review the plans and the affordable rates on the following pages
- Read the educational materials included in this guide
- Employees who became benefits eligible after April 1, 2020 can enroll with no late entrant penalties.**
- All other eligible Team Members are also able to apply at this time. If you are applying outside of when initially eligible, underwriting will be required and coverage is not guaranteed.
- To enroll, complete the applicable enrollment form(s) and return to Payroll.
Enrollment Forms can be found on our Benefits website or can be requested from HR.
- Enrollment forms must be returned to Payroll by **February 22nd**

Coverage for voluntary benefits will have a April 1st effective date

1

Group Accident Insurance: With the high cost of medical care today, a trip down the stairs can hurt your bank account as much as your body. Accident Insurance can pay you money based on the injury and the treatment you receive, whether it's a simple sprain or something more serious like a broken bone. Your plan can pay benefits for a variety of accident-related expenses. The money is paid directly to you and you decide how to spend it. You can also purchase coverage for your spouse and dependent children.

- **How it protects:**
 - Pays a lump-sum benefit based on type of injury sustained and treatment needed; these funds are available to be used however you choose
 - Covered injuries include broken bones, cuts, burns, eye injuries, ruptured discs, coma, etc.
 - Pays additional benefits if you suffer death or dismemberment due to an accident
- **Coverage Options:**
 - Sickness Hospital Confinement Benefit – Pays a daily benefit of \$200 (\$150 for children) if confined to the hospital for a covered illness. The benefit will last a maximum of 30 days.
- **Who it protects:**
 - Employees, their spouses, and their children (spouse and child coverage requires additional premium)
- **Accident Insurance Per Paycheck (26) Premiums:**
 - See rates on page 2

Accident Insurance Per Paycheck (26) Premiums:

| | Hospital Confinement with Sickness | Hospital Confinement without Sickness |
|----------------------------|------------------------------------|---------------------------------------|
| Employee | \$5.53 | \$4.03 |
| Employee/Spouse | \$9.45 | \$6.46 |
| Employee/Child(ren) | \$11.11 | \$7.99 |
| Employee/Spouse/Child(ren) | \$15.04 | \$10.42 |

Payroll deductions are taken on a post-tax basis.

2

Critical Illness Insurance: What's a critical illness? Heart attack and stroke are a couple common examples. This coverage also includes serious conditions like permanent paralysis and cancer. Treatment for these conditions can be very expensive, so Critical Illness Insurance can help — by paying a lump sum directly to you at the first diagnosis of a covered condition. You decide how to spend it, and you can also purchase coverage for your spouse and dependent children.

Coverage Options:

- Employees can choose a benefit of \$25,000 to \$50,000 in \$5,000 increments (\$25,000 Guarantee Issue)
- Spouses can choose a benefit of \$5,000 to \$30,000 in \$5,000 increments (No Guarantee Issue)
- Children may be enrolled with a benefit of \$2,500 or \$5,000 (\$2,500 Guarantee Issue)

**Guarantee Issue = the amount of coverage available with no medical underwriting (no need to provide proof of good health) when initially eligible.*

Why Purchase Critical Illness Insurance:

- Covered illnesses include heart attack, stroke, major organ transplant, kidney failure, coronary artery disease and cancer.
- Health screening benefit pays \$50 per calendar year if you have certain screenings or tests performed, including chest x-rays, stress tests, mammograms and colonoscopies. You must be covered for 30 days before becoming eligible for this benefit
- Family coverage options are available
- No physical exams are required for base plan (minor underwriting required for cancer rider)

Critical Illness Per Paycheck (26) Premiums:

| | \$25,000 (Minimum Face Value for employees) | | \$50,000 (Maximum Face Value for employees) | |
|-------|--|--------------|--|--------------|
| | Includes Cancer & Health Screening | | Includes Cancer & Health Screening | |
| | Non-Tobacco Use | Tobacco Use | Non-Tobacco Use | Tobacco User |
| 16-29 | \$5.20 | \$8.08 | \$9.60 | \$15.36 |
| 30-39 | \$8.90 | \$15.14 | \$16.96 | \$29.44 |
| 40-49 | \$17.30 | \$34.40 | \$33.82 | \$67.96 |
| 50-59 | \$30.24 | \$59.56 | \$59.66 | \$118.28 |
| 60-69 | \$48.00 | \$93.48 | \$95.20 | \$186.12 |
| 70+ | Cannot issue | Cannot issue | Cannot issue | Cannot issue |

Child Rates:

| | |
|---------|--------|
| \$2,500 | \$1.66 |
| \$5,000 | \$2.30 |

Payroll deductions are taken on a post-tax basis.

If you are enrolling outside of your initial eligibility period you will be required to answer health questions to be approved for any amount of coverage

3

Individual Short Term Disability Insurance: Everyday illness or injuries can interfere with your ability to work. Even a few weeks away from work can make it difficult to manage household costs. Short Term Disability coverage pays a percentage of your income so you can focus on your getting better and worry less about keeping up with your bills.

• **Plan Design and Coverage Options:**

- If newly eligible, you can elect up to 60% of your monthly earnings up to a maximum of \$3,000 without submitting evidence of good health. If you apply outside your initial eligibility period all amounts will be subject to medical underwriting.

| | |
|----------------------------------|-------------------|
| Benefit Percentage | 60% |
| Minimum Monthly Benefit | \$400 |
| Maximum Monthly Benefit | \$5,000 |
| Elimination Period | 7 days or 14 days |
| Benefit End Date | 3 months |
| Pre-existing Condition Exclusion | 12/12 |

Important note: The plan will not pay benefits for a disability which results from a pre-existing condition for your first 12 months of coverage. A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment was recommended or received in the 12 months prior to your enrollment date.

Beginning in January 2020, workers in Washington may apply for paid leave benefits under the state’s Paid Family and Medical Leave (PFML) program. In general, eligible employees may take up to 12 weeks of paid leave per year to care for themselves or their family members or to bond with new children. For information about how to apply for State benefits, please refer to the state’s website at <https://www.paidleave.wa.gov/workers>.

Carefully consider your needs prior to purchasing the coverage through Unum as coverage through the State may be sufficient.

Accident Insurance The base policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE – THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Individual products are underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

These policies or their provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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If you have an accident, will it hurt your bank account too?

Unum's Accident Insurance gives you something to fall back on.

Life can take a tumble.

With a full-time job and three active kids, Marsha has a lot of demands on her time — and her pocketbook. So if her kids break something other than a window, she doesn't want an injury to break her bank account as well.



Who's at risk?

- Every 10 minutes, more than 700 Americans suffer an injury severe enough to seek medical help.¹
- Nearly three times as many injuries requiring medical attention happen off the job rather than at work.²

An illustrative example of how Accident coverage can help you with your expenses*

40-year-old claimant

Accident: Fall at home

Injury: Anterior Cruciate Ligament (ACL) tear (knee ligament injury)

Out-of-pocket expenses incurred:

\$100 emergency room co-pay

\$1,000 deductible

\$875 co-insurance for surgery (\$3,500 X 25%)

\$120 co-pay for 6 physical therapy visits

Total out-of-pocket expenses: \$2,095

Benefits paid:

\$150 emergency room visit

\$100 appliance (knee brace)

\$300 outpatient surgery facility service

\$800 surgical ligament tear repair

\$150 for six physical therapy sessions

Total benefit paid under policy: \$1,500

*Costs of treatment and your plan's benefit payout may vary from this example. Please see your plan's benefit schedule for actual amounts. Example is based on the level 2 schedule of benefits.

Benefits that pay for covered accidents while you are on the road to recovery

Unum's coverage provides a lump-sum benefit based on the type of injury you sustain or the type of treatment you need.

Examples of covered injuries include:

- Broken bones
- Burns
- Torn ligaments
- Lacerations
- Coma due to a covered injury
- Eye injuries
- Ruptured discs
- Concussion

Some covered expenses include:

- Emergency room treatment
- Outpatient surgery facility
- Doctor's office visit
- Hospitalization
- Occupational therapy
- Speech therapy
- Chiropractic visit
- Physical therapy

See the schedule of benefits for a full list of covered injuries and expenses.

How to apply) To learn more, watch for information from your employer.

Get the coverage you need.

Choose the coverage that's right for you. Your Accident Insurance plan can provide benefits for covered accidents that occur off the job.*** Accident Insurance is offered to all eligible employees who are actively at work.** You decide if it's right for you and your family.

Four reasons to buy this coverage at work:

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. This plan is portable.† You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Premiums are conveniently deducted from your paycheck.

Additional coverage options

Sickness Hospital Confinement Benefit

Depending on your plan, your employer may have chosen to include this benefit — or you may have the option to select it. This option pays a daily benefit if an insured employee, spouse or child is hospitalized for a covered illness. Based on the plan your employer selects, the amount you receive can be \$100, \$200 or \$300 per day. Children's coverage pays 75% of the employee amount.

This benefit is available to family members who are covered by the base plan. There is an additional charge for this feature.

The benefit may include a 12-month pre-existing condition limitation and may vary by state. Employees and their spouses may need to answer certain health questions when applying for this benefit.

Available family coverage

| Who can have it? | |
|------------------|---|
| Spouse coverage | Ages 17 to 64 |
| Child coverage | Dependent children newborn until their 26th birthday, regardless of marital or student status†† |

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

My Accident coverage

Coverage plan chosen: _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

THIS IS A LIMITED POLICY.

IMPORTANT NOTICE – THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

** Being "actively at work" means that on the day the employee applies for coverage, he/she must be working at one of his/her company's business locations, or at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

***In CO/ID/KY/MN/SD, only work-related injuries for which benefits are provided under Workers' Compensation programs are not covered. In all other states, all work-related injuries are excluded.

† Portability is not available in MT.

†† In IL, child coverage is available newborn until the child's 30th birthday, if the dependent child is actively enrolled in the military.

CT, CO, DC, KS, MN, NH, NJ, and VT — the Sickness Hospital Confinement Benefit is not available.

Some states may require individuals to have comprehensive medical coverage before purchasing Accident Insurance.

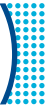
1,2 National Safety Council, *Injury Facts* (2015).

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability. Unum complies with all state civil union and domestic partner laws when applicable.

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Be sure to review this schedule of benefits.

It shows the many ways this coverage can pay a benefit if you are injured.

| Covered injuries | Benefit amount |
|---|---|
| Fractures | |
| Open reduction | Up to \$7,500 |
| Closed reduction | Up to \$3,750 |
| Chips | 25% of closed amount |
| Dislocations | |
| Open reduction | Up to \$6,000 |
| Closed reduction | Up to \$3,000 |
| Burns | |
| At least 10 square inches, but less than 20 square inches | 2nd degree – \$0 3rd degree – \$2,500 |
| At least 20 square inches, but less than 35 square inches | 2nd degree – \$0 3rd degree – \$5,000 |
| 35 or more square inches of the body surface | 2nd degree – \$1,000 3rd degree – \$10,000 |
| Skin grafts for 2nd and 3rd degree burns | 50% of burn benefit |
| Skin graft for any other accidental traumatic loss of skin | |
| At least 10 square inches, but less than 20 square inches | \$150 |
| At least 20 square inches, but less than 35 square inches | \$250 |
| 35 or more square inches of the body surface | \$500 |
| Concussion | \$150 |
| Coma | \$10,000 |
| Ruptured disc | \$800 |
| Knee cartilage | |
| Torn | \$750 |
| Exploratory | \$150 |
| Laceration | \$25 – \$600 |
| Tendon/ligament and rotator cuff | |
| Surgical repair of one | \$800 |
| Surgical repair of two or more | \$1,200 |
| Exploratory surgery only | \$150 |
| Dental work, emergency | |
| Extraction | \$100 |
| Crown | \$300 |
| Eye injury | \$300 |

| Emergency and hospitalization benefits | Benefit amount |
|---|----------------|
| Ambulance (ground, once per accident) ¹ | \$400 |
| Air ambulance | \$1,500 |
| Emergency room treatment | \$150 |
| Emergency treatment in physician office/urgent care facility | \$75 |
| Hospital admission (admission or intensive care admission once per covered accident) | \$1,000 |
| Intensive care admission (same as above) | \$1,500 |
| Hospital confinement (per day up to 365 days) | \$200 |
| Intensive care confinement (per day up to 15 days) | \$400 |
| Medical imaging test (once per accident) | \$200 |
| Outpatient surgery facility service (once per accident) | \$300 |
| Pain management (epidural, once per accident) | \$100 |



| Treatment and other services | Benefit amount |
|--|-----------------|
| Surgery benefit | |
| Open abdominal, thoracic | \$1,500 |
| Exploratory (without repair) | \$150 |
| Hernia repair | \$150 |
| Physician follow-up visit (2 visits per accident) | \$75 |
| Chiropractic visit (up to 3 visits per calendar year) ² | \$25 |
| Therapy services (up to 10 per accident) | |
| Occupational therapy | \$25 |
| Speech therapy | \$25 |
| Physical therapy | \$25 |
| Prosthetic device or artificial limb | |
| One | \$750 |
| More than one | \$1,500 |
| Appliance (once per accident) | \$100 |
| Blood, plasma and platelets | \$400 |
| Travel due to accident Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip ³ | \$0.40 per mile |
| Lodging (per night up to 30 days per accident) ⁴ | \$150 |
| Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year) | \$100 |

| Accidental death and other covered losses | Benefit amount |
|---|----------------|
| Accidental death* | |
| Employee | \$50,000 |
| Spouse | \$20,000 |
| Child | \$10,000 |
| *The accidental death benefit triples if the insured individual is injured as a fare-paying passenger on a common carrier: Employee – \$150,000; spouse – \$60,000; child – \$30,000 | |
| Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss | |
| Loss of both hands or both feet; or | \$15,000 |
| Loss of one hand and one foot; or | \$15,000 |
| Loss of one hand or one foot; | \$7,500 |
| Loss of two or more fingers, toes or any combination; or | \$1,500 |
| Loss of one finger or toe | \$750 |
| Catastrophic accidental dismemberment† — once per lifetime, not payable with catastrophic loss⁵ | |
| Loss of both hands or both feet; or loss of one hand and one foot | |
| Employee (prior to age 65) | \$100,000 |
| – Spouse and child | \$50,000 |
| Employee (ages 65–69) | \$50,000 |
| – Spouse and child | \$25,000 |
| Employee (70+ years old) | \$25,000 |
| – Spouse and child | \$12,500 |
| Accidental loss — paralysis, sight, hearing and speech⁶ | |
| Initial accidental loss — one benefit per accident, not payable with initial dismemberment | |
| Permanent paralysis; or | \$15,000 |
| Loss of sight of both eyes; or | \$15,000 |
| Loss of sight of one eye; or | \$7,500 |
| Loss of the hearing of one ear | \$7,500 |
| Catastrophic accidental loss[†] — once per lifetime, not payable with catastrophic dismemberment | |
| Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes | |
| Employee (prior to age 65) | \$100,000 |
| – Spouse and child | \$50,000 |
| Employee (ages 65–69) | \$50,000 |
| – Spouse and child | \$25,000 |
| Employee (70+ years old) | \$25,000 |
| – Spouse and child | \$12,500 |

THIS IS A LIMITED POLICY.

For NH and NY, please refer to the state specific form for benefit variations.
In CT, there is a \$500 benefit payable for outpatient emergency room medical care for accidental ingestion of a controlled substance.

† Catastrophic accidental benefit — payable after fulfilling a 365-day elimination period.

1 In CA and CT, no ground or air ambulance benefit is payable.

2 In KS, no chiropractic benefit is payable.

3 In NJ, no transportation benefit is payable.

4 In NJ, no lodging benefit is payable.

5 In ME, catastrophic benefits amounts vary. In PA, no catastrophic accidental dismemberment benefit is payable.

6 In PA, no paralysis benefit is payable.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

The information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to policy form GA-1 or contact your Unum representative.

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Can your wallet survive a serious illness?

The answer can be “yes” with Critical Illness Insurance from Unum.

Life can change in a heartbeat.

Ann takes care of the things that matter: Her health, her home, and her two boys. If she has an unexpected medical problem, she wants to take care of her finances, too.

Use your Critical Illness benefit any way you choose.

Critical Illness Insurance pays you a lump-sum benefit at the first diagnosis of a covered illness.* It can be used however you choose — even for expenses like co-pays, mortgage, rent or childcare.

Illnesses covered by the base plan include:

- Heart attack
- Stroke
- Major organ transplant
- Permanent paralysis**
- End-stage renal (kidney) failure
- Coronary artery bypass surgery (pays 25% of lump-sum benefit)



Illnesses covered by the Cancer Benefit include:

- Cancer
- Carcinoma in situ¹ (pays 25% of lump-sum benefit)

Please refer to the policy for complete definitions of covered critical illnesses.

How to apply) To learn more, watch for information from your employer.

What’s the risk?

- Every 40 seconds someone in America will have a stroke.²
- The risk of developing cancer during a lifetime is nearly 1 in 2 for men and 1 in 3 for women.³



MY CRITICAL ILLNESS WORKSHEET

Costs to consider (with examples)

| | |
|--|-----------------|
| Medical deductible (\$1,500) | \$ _____ |
| Out-of-pocket medical expenses (\$4,000) <i>(May include hospital stay, physician co-pays, physical therapy, medical equipment, prescription co-pays)</i> | \$ _____ |
| Alternative treatments <i>(16 sessions = \$2,400)</i> | \$ _____ |
| Home health care <i>(2 weeks = \$1,500)</i> | \$ _____ |
| Child care <i>(4 weeks = \$800)</i> | \$ _____ |
| Transportation to health facilities <i>(as much as \$700 for 2 plane tickets)</i> | \$ _____ |
| Lodging near health facilities <i>(as much as \$1,000 for 5-night stay)</i> | \$ _____ |
| Out-of-pocket expense total <i>(\$11,900)</i> | \$ _____ |

For illustrative purposes only. Approximate costs based on national averages. Costs will vary.

Get the coverage you need.

Critical Illness Insurance is offered to all eligible employees ages 16 to 69 (64 in California) who are actively at work. Choose the benefit amount that's right for you — from \$5,000 to \$50,000 — in \$1,000 increments.⁴

Three reasons to buy this coverage at work

1. You are purchasing the policy through your employer, and your premiums are conveniently deducted from your paycheck.
2. You own the policy, so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the date you sign the application.

Employer-selected benefit option

Your employer has automatically included this option as part of your benefits, for an additional premium.

Health Screening Benefit

This benefit pays \$50 per calendar year per insured individual if a covered health-screening test is performed, including blood tests, chest X-rays, stress tests, mammograms and colonoscopies. Eligibility begins 30 days after the coverage effective date. A full list of more than 20 covered tests will be provided with your policy.

Available family coverage

| Who can have it? | | What's the benefit amount? |
|---------------------|---|---|
| Spouse Rider | Ages 16 to 64 with purchase of employee policy ⁵ | From \$5,000 to \$30,000 ⁶ in \$1,000 increments |
| Child Rider | Available for dependent children, newborn until their 26th birthday, regardless of marital or student status, with purchase of an employee policy | \$2,500 or \$5,000 ⁷ — one rider covers all children |

THIS IS A LIMITED POLICY.

Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

In CA, MA and NJ, insured individuals must be covered by comprehensive health insurance before applying for benefits.

In MA, NJ, PA and VA, certificates of coverage will be issued.

*This material is intended to be a brief description of the policy. The policy definitions, exclusions and limitations will be used to determine actual benefit decisions. After a policy is issued, you will have a 30-day period during which the policy can be cancelled at no cost to you. Product availability and provisions may vary by state. See the actual policy or your Unum representative for specific provisions and details of availability.

**Permanent paralysis is defined as complete and permanent loss of the use of two or more limbs of continuous 180 days as a result of a covered accident.

1 Cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.

Employee-elected benefit option

Your employer may make the following option available to you to purchase, for an additional premium.

Cancer and Carcinoma in Situ Rider

This rider includes cancer and/or carcinoma in situ as covered conditions — 100% of the benefit amount is paid for a cancer diagnosis and 25% for carcinoma in situ.

Policy provisions

Reduction of benefits

The benefit amount for the employee and spouse reduces by 50% on the first policy anniversary after the insured individual's 70th birthday, or five years after the policy effective date, whichever is later. Premiums for the policy will not be reduced. If partial benefits for coronary artery bypass surgery or carcinoma in situ have been paid prior to the reduction of benefits, then the new benefit amount will be calculated by applying the 50% to the benefit amount reduced by the prior payout.

Benefit waiting period for cancer and carcinoma in situ

No benefits will be paid for cancer or carcinoma in situ if the date of diagnosis occurs during the first 30 days from the coverage effective date.

My Critical Illness coverage

Amount I applied for: \$ _____

Cost per pay period: \$ _____

Date deductions begin: ___/___/___

(For your records — complete during your enrollment)

GetBenefitSmart.com
Finally, benefits made simple



2 American Heart Association, "Heart Disease and Stroke Statistics — 2016 Update: A Report from the American Heart Association," Circulation (Jan. 12, 2016).

3 American Cancer Society, "Cancer Facts & Figures 2015" (2015).

4 In WA, the minimum base policy is \$25,000. In FL, employee coverage is available from \$8,000 up to \$49,600 in \$1,600 increments. In NC, employee coverage is available from \$7,500 up to \$49,500 in \$1,500 increments.

5 Spouses who work for the same employer can only be covered as either an employee or spouse, but not both.

6 In TX, Spouse Rider maximum is \$25,000. In FL, spouse coverage is available from \$8,000 up to \$28,800 in \$1,600 increments. In NC, spouse coverage is available from \$7,500 to \$30,000 in \$1,500 increments.

7 In KS, Child Rider minimum is \$10,000.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

Unum complies with all state civil union and domestic partner laws when applicable.

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If you're sidelined, will your bank account be disabled?

Help protect your income with Unum's Individual Short Term Disability Insurance.

Income protection that works when you can't

Jill was spring cleaning and took a bad fall off a ladder. She needed surgery and time off work to heal. Her Short Term Disability Insurance helped her pay the bills while she was recovering.

A disability can come out of nowhere

- Every **10** minutes more than **700** Americans suffer an injury severe enough to seek medical help.¹
- That's about **38 million** per year.²
- Most injuries are **not work-related**, and therefore **not covered** by workers compensation.³



But injuries aren't the only reasons you might not be able to work

- Approximately **90% of all disabilities** are **caused by illnesses** rather than accidents.⁴
- Social Security disability insurance **doesn't cover** short term disabilities.⁵

Disability benefits to help keep your account up and running

Individual Short Term Disability Insurance can pay you a percentage of your monthly salary if you become injured or ill due to a covered off-the job disability or covered pregnancy.

You can choose monthly benefit amounts from \$400 to \$5,000. You can use it any way you choose.



MY CHECKLIST

Expenses that you may choose to cover with your disability benefits:

- Mortgage/rent
- Transportation (*gas, car payments, repairs*)
- Utilities (*electric, water, cable, Internet*)
- Child care/elder care
- College expenses
- Loans/credit card debt

How to apply

To learn more, watch for information from your employer.

Get the coverage you need.

Individual Short Term Disability Insurance is offered to all eligible employees ages 17 to 69* who are actively at work. You decide if it's right for you.

Reasons to buy this coverage at work

- You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.
- Your policy is guaranteed renewable, until age 72, as long as you pay the premiums on time.
- Affordable premiums are based on your age on the policy effective date and are deducted from your paycheck.

Get the options you need

Benefit period

If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

Elimination period

This is the number of days that must pass between your first day of a covered disability and the day you can begin to accrue your disability benefits.

Benefit amount

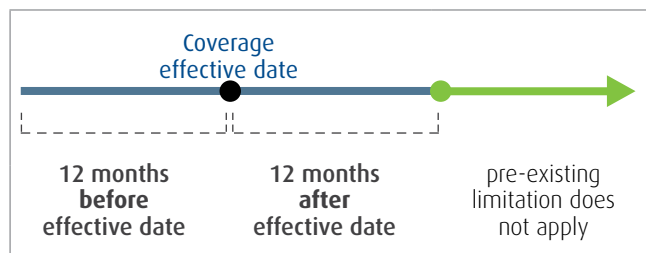
Choose a monthly benefit between \$400 and \$5,000 for an off-the-job illness or injury disability. Coverage of up to 60%** of your gross monthly salary may be offered.

Features that add value

A waiver of premium — Included at no extra charge for covered injuries and illnesses. It means you don't have to pay your premiums after 90 days of total disability or the elimination period (whichever is longer). They'll be waived as long as the disability continues, up to the maximum benefit period.

Policy provisions

Pre-existing condition limitation — If you have a pre-existing condition within a 12-month† period before your coverage effective date, benefits will not be paid for a disability period if it begins during the first 12 months†† the policy is in force.



A pre-existing condition is a condition for which symptoms existed (within 12 months before your coverage effective date) that would cause a person to seek treatment from a physician or for which a person was treated or received medical advice from a physician, or took prescribed medicine. The determination on whether your condition qualifies as pre-existing will be based on the date of disability and not the date you notify Unum.

Pregnancy# — Is considered the same as any other covered illness after the policy has been in effect for 9 months. The available monthly benefits will be paid upon fulfillment of the elimination period. Benefits will not be paid if the insured individual gives birth within nine months after the coverage becomes effective. However, medical complications of pregnancy may be considered as any other covered sickness, subject to the pre-existing condition limitation.

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Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage.

VT and CA policies will automatically receive the Mental Illness Rider. The coverage will be provided at 100% of the base amount. The maximum benefit period is 24 months.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

1,2,3 National Safety Council, *Injury Facts* (2014).

4 Council for Disability Awareness, "Chances of Disability: Me, Disabled?" (2012; accessed Jun. 15, 2014), http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp.

5 Social Security Administration, "Disability Planner: What We Mean by Disability" (Oct. 15, 2012; accessed Jan. 19, 2014), <http://www.ssa.gov/dibplan/dqualify4.htm>.

* In CA and NY, the issue age is 17 to 64.

** Coverage in CA, HI, NJ, RI and NY is limited to 40%.

† Six-month period applies to ID and NV.

†† Six-month period in Texas.

Nine-month giving birth exclusion is not applicable in KS, MT and OK.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee
In New York, underwritten by: First Unum Life Insurance Company, New York, New York

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to policy forms L-21776, L-21820-CA and FUL-21776 or see your Unum representative.

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